



PRODUCT DISCLOSURE SHEET

Master Policyholder: Courts (Malaysia) Sdn. Bhd.

Intermediary/agent: Not Applicable

Dear Customer

Date issued: 01st December 2025

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your home protection while away insurance. Other customers have read this PDS and found it helpful; You should read it too.

1. What is Courts' Home Protection While You Are Away?

This product provides coverage for loss or damage to home contents and loss of money as a result of burglary or vandalism while you are travelling.

2. Know Your Coverage:

This Policy covers :	This Policy excludes :
<ul style="list-style-type: none">• Loss or Damage to Contents within the Primary Residence and Loss of Money due to Burglary – up to RM 5,000 per occurrence (aggregate limit up to RM 10,000)	<ul style="list-style-type: none">• When Travel Time is longer than 60 days;• Art, antiques, firearms and collectible items;• Furs, jewelry, watches, gems, precious stones and articles made of or containing gold (or other precious metals and / or precious stones);• Natural catastrophe, atmospheric or climatic conditions, water, manufacturing defects, vermin or insects, termites, mold, wet or dry rot, bacteria, rust, cleaning or repairs;• Normal wear and tear or normal course of play (such as, but not limited to, sporting or recreational equipment);• Items that Insured damaged through alteration or abuse (including cutting, sawing and shaping);• Items that Insured left unattended in a place to which the general public has access;• Nuclear, biological, radiation or chemical event;• Mechanical, electrical, software, or data failure including, but not limited to, any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;• Insured's business-related properties;• Pollution or contamination of any kind;• Illegal acts of a relative;• Insured has intentionally caused;• Intentional actions of a relative or actions that a relative knew of or planned;• War, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind;• Order of any government, public authority or customs' official;• Loss following a Pick-Pocketing incidence;• War risks; <p>Note: Please refer to the policy wordings for the full list of exclusions under this policy</p>
Duration of cover is for one year.	

3. Know Your Obligations:

The premium, fees and charges are paid by Courts on behalf of their customers.

4. Other Key Terms:

- a) Coverage begins when you leave your primary residence to commence a trip and terminates when whichever of the following occurs first:



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- i) the time of return to the primary residence on completion of your trip, or
- ii) the expiry of this policy
- b) Coverage will not begin more than twenty-four (24) hours prior to your trip and will cease upon your return to the primary residence.
- c) You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.
- d) You also have a duty to inform us of any change in the information given to us earlier before we issue the certificate to you. If you don't, your certificate may be cancelled, or treated as if it never existed, or your claim may be rejected or not fully paid.
- e) In the event of a claim, you must:
 - i) Contact us at 1800 88 8811, within 24 hours of you experiencing a loss, to obtain a claim form and instructions on what to do after a loss.
 - ii) File a police report within twenty-four (24) to forty-eight (48) hours of your discovery of a burglary
 - iii) Complete, sign and return the claim form to us, with the following documents within thirty (30) days of the receipt of claim form:
 - a. An official police report regarding the Burglary;
 - b. The original purchase receipt of the item damaged, showing the description of such item and the purchase price of the item; and
 - c. The original receipt, travel ticket or any other written proof showing that you had an overnight stay.
 - iv) Provide us with all other relevant documents we may ask you to provide and
 - v) Cooperate with us in investigating, evaluating and settling a claim.

Note: This list is non-exhaustive. Please refer to the policy wordings for the full list of policy terms and conditions.

5. Can I cancel my policy?

You may cancel your policy by giving us 30 days written notice. We also have the discretion to cancel your policy by giving you 30 days written notice. You will not be entitled to a refund upon cancellation as this is a free cover given to you.

If you have any questions or require assistance on your policy, you can



Call us at 1800 88 8811 or
603 2118 0188



Visit Courts product site at
<https://www.courts.com.my/ez-payment>



Email us at
AIGMYCare@aig.com

IMPORTANT NOTE:

You should read and understand the contract terms and discuss further with the company if there are any terms that you do not understand before accepting the policy contract. If there are any questions regarding the terms and conditions of this product disclosure sheet, the insured person may contact the company. By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or company to you and that the policy contract offered is suitable for your insurance needs.

AIG Malaysia Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The benefits payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AIG Malaysia Insurance Berhad or PIDM (visit www.pidm.gov.my).